

Applicant or Patentee: **Russell E. Whiteford**
 Laura Drnek

For: CARD HOLDER

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9 (f) and 1.27 (b))-INDEPENDENT INVENTOR**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41 (a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled **CARD HOLDER** described in the specification filed herewith.

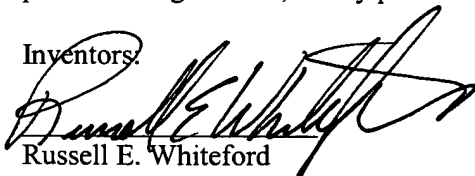
I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

I have not assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention to any person, concern or organization.

I acknowledge the duty to file, in this application for patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Inventors:


Russell E. Whiteford


Laura Drnek

December 5, 2003

December 8, 2003

Docket No. 1715-5

DECLARATION AND POWER OF ATTORNEY

As the below named inventors of the invention claimed in the attached application for United States Letters Patent, I hereby declare that:

INVENTORSHIP IDENTIFICATION

My residence, post office address and citizenship are as stated at the end of this declaration next to my name; I believe I am the original, first inventor of the invention which is claimed in the

CARD HOLDER

INVENTORSHIP CLAIM

I do not know and do not believe that this invention was ever known or used in the United States of America before my invention thereof or more than one year prior to this application, that this invention was not in public use or on sale in the United States of America more than one year prior to this application, that this invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by us or our legal representatives or assigns, except as follows:

None

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I have reviewed and understand the contents of the attached application, and acknowledge my duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate, or of any PCT international application(s) designating at least one country other than the United States of American, filed by us on the same subject matter as set forth in the attached application, namely: NONE.

POWER OF ATTORNEY

As the named inventor, I hereby appoint the following attorney(s) to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith:

DEBORAH A. BASILE
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DECLARATION

I hereby declare that I have reviewed the specification including the claims and that I understand the contents hereof and that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE

Full name of inventors:

Russell E. Whiteford

Date: December 5, 2003

Residence: 45 Plainfield St.
Chicopee, MA 01013

Post Office Addresses: None

Inventor's signature



Country of Citizenship USA

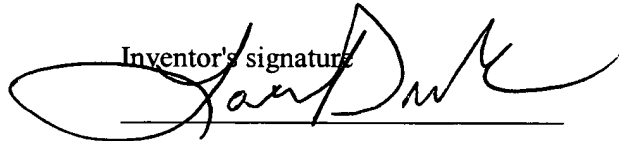
Laura Drnek

Date: December 8, 2003

Residence: 45 Plainfield St.
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Post Office Addresses: None

Inventor's signature



Country of Citizenship USA